

Table I.A.2(2002) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.2%	36.8%	67.8%	82.4%	95.4%	98.8%	44.5%	96.5%
Industry group **								
Agric., fish., forest.	29.1%	24.7%	46.2%	70.2%	98.8%	100.0%	27.1%	91.2%
Mining and manufacturing	75.0%	52.4%	83.0%	90.3%	99.4%	100.0%	65.8%	97.5%
Construction	46.8%	35.4%	74.3%	90.5%	92.3%	100.0%	44.2%	93.4%
Utilities and transp.	60.6%	33.7%	78.0%	89.1%	97.5%	100.0%	44.6%	99.3%
Wholesale trade	70.2%	51.0%	84.6%	98.8%	96.3%	98.4%	60.8%	97.7%
Fin. svcs. and real estate	70.0%	43.8%	82.9%	96.1%	98.4%	99.2%	50.5%	99.0%
Retail trade	62.6%	33.7%	69.4%	87.9%	94.1%	100.0%	43.7%	97.7%
Professional services	60.9%	45.3%	78.5%	92.1%	94.5%	99.9%	52.0%	97.3%
Other services	46.1%	26.4%	46.9%	63.5%	94.1%	95.9%	32.6%	92.3%
Ownership								
For profit, incorporated	65.2%	43.8%	71.3%	84.1%	95.2%	99.0%	52.3%	96.8%
For profit, unincorporated	31.0%	24.8%	45.4%	64.5%	95.0%	95.4%	27.3%	90.9%
Nonprofit	58.7%	38.1%	74.7%	85.9%	96.7%	99.8%	47.3%	96.9%
Unknown	92.8%	25.4% *	12.0% *	93.3%	92.6%	98.0%	29.9% *	97.3%
Age of firm								
Less than 5 years	30.8%	25.6%	43.3%	57.2%	86.6%	98.6%	28.4%	83.0%
5-9 years	41.1%	32.4%	59.6%	72.7%	93.4%	99.0%	37.7%	89.7%
10-19 years	50.5%	39.0%	65.8%	79.1%	94.5%	99.3%	45.7%	93.4%
20 or more years	67.5%	43.7%	77.8%	89.5%	96.3%	98.1%	54.1%	96.8%
Unknown	97.4%	6.2% *	4.0% *	71.4%	95.6%	99.4%	20.0% *	98.9%
Multi/single status								
2 or more locations	94.9%	65.9%	76.7%	88.4%	95.7%	98.8%	77.7%	97.4%
1 location only	44.7%	36.5%	66.9%	79.2%	93.4%	97.8%	43.1%	89.1%
Percent full-time employees								
Less than 25%	20.6%	8.7%	24.4%	50.0%	84.2%	95.6%	12.3%	86.3%
25-49 %	57.7%	34.1%	45.8%	70.1%	92.9%	99.9%	39.3%	96.3%
50-74 %	54.3%	37.9%	60.4%	76.5%	95.9%	98.3%	42.9%	96.1%
75% or more	64.5%	43.6%	79.6%	89.8%	96.7%	98.9%	52.7%	97.4%
Union presence								
No union employees	55.5%	37.2%	68.0%	82.3%	95.4%	98.6%	44.7%	96.0%
Has union employees	87.4%	53.0%	81.5%	92.5%	99.3%	100.0%	65.7%	99.5%
Unknown	58.1%	17.4%	39.8%	58.8%	87.4%	98.3%	21.2%	96.4%
Percent low wage employees								
50% or more low wage	38.6%	22.0%	41.2%	64.4%	91.8%	94.9%	27.3%	90.3%
Less than 50% low wage	62.4%	46.6%	82.9%	92.8%	97.8%	99.6%	55.7%	97.7%
Unknown	75.6%	19.1%	45.0%	63.9%	95.1%	99.4%	23.4%	98.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2(2002) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	0.63%	0.86%	0.82%	0.46%	0.37%	0.48%	0.26%
Industry group **								
Agric., fish., forest.	1.58%	1.73%	6.60%	9.07%	0.92%	0.00%	1.62%	3.18%
Mining and manufacturing	1.44%	3.55%	3.14%	1.21%	0.36%	0.00%	2.25%	0.59%
Construction	0.82%	1.12%	2.88%	2.29%	2.64%	0.00%	0.82%	1.76%
Utilities and transp.	2.50%	3.76%	4.35%	3.78%	1.13%	0.01%	3.25%	0.38%
Wholesale trade	1.58%	2.27%	2.88%	0.51%	1.65%	2.09%	2.00%	1.10%
Fin. svcs. and real estate	1.33%	2.31%	3.42%	1.88%	1.24%	0.65%	1.85%	0.46%
Retail trade	0.99%	1.62%	2.10%	2.07%	1.14%	0.00%	1.22%	0.41%
Professional services	0.78%	0.96%	1.54%	1.15%	1.22%	0.11%	0.85%	0.57%
Other services	0.94%	1.27%	1.87%	1.87%	1.04%	1.00%	0.93%	0.58%
Ownership								
For profit, incorporated	0.42%	0.73%	1.02%	1.12%	0.58%	0.36%	0.54%	0.31%
For profit, unincorporated	0.50%	0.59%	1.67%	4.14%	0.94%	3.04%	0.53%	1.90%
Nonprofit	1.08%	1.83%	2.66%	1.48%	0.72%	0.12%	1.53%	0.42%
Unknown	1.71%	7.95% *	10.02% *	19.75%	3.45%	0.83%	10.63% *	0.95%
Age of firm								
Less than 5 years	1.08%	1.28%	5.35%	3.98%	3.39%	1.74%	1.02%	2.40%
5-9 years	0.75%	0.83%	3.19%	2.70%	2.73%	0.74%	0.91%	1.85%
10-19 years	1.05%	1.24%	1.19%	2.33%	0.80%	0.43%	1.01%	0.60%
20 or more years	0.59%	1.01%	1.01%	0.77%	0.50%	0.80%	0.78%	0.39%
Unknown	0.37%	3.78% *	10.20% *	10.67%	1.49%	0.26%	6.25% *	0.29%
Multi/single status								
2 or more locations	0.44%	4.16%	3.09%	1.17%	0.61%	0.36%	1.95%	0.30%
1 location only	0.48%	0.63%	0.87%	1.01%	1.40%	1.67%	0.48%	1.10%
Percent full-time employees								
Less than 25%	0.96%	0.53%	2.54%	3.82%	3.03%	1.08%	0.49%	1.57%
25-49 %	1.16%	2.43%	4.14%	3.00%	1.91%	0.11%	1.58%	0.60%
50-74 %	0.84%	1.01%	1.51%	2.06%	1.75%	1.28%	0.85%	0.99%
75% or more	0.50%	0.87%	0.87%	0.82%	0.41%	0.32%	0.74%	0.26%
Union presence								
No union employees	0.45%	0.72%	0.94%	0.89%	0.53%	0.51%	0.54%	0.32%
Has union employees	1.34%	4.95%	5.52%	2.29%	0.39%	0.01%	3.04%	0.29%
Unknown	2.15%	1.69%	6.60%	6.22%	3.21%	0.87%	1.62%	1.28%
Percent low wage employees								
50% or more low wage	0.69%	0.86%	2.38%	1.61%	1.10%	2.49%	0.72%	1.06%
Less than 50% low wage	0.52%	0.89%	0.85%	0.70%	0.39%	0.32%	0.71%	0.22%
Unknown	0.81%	2.18%	6.05%	5.98%	0.61%	0.24%	2.65%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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